

Date: 25 July 2025

Request for Quotation (RFQ)

Corporate Group Health & Personal Accident Insurance Coverage

Background:

The Coalition for Disaster Resilient Infrastructure (CDRI), an International Organization, recognized *vide* Gazette Notification F. No. D-II/451/16(3)/2021 by the Government of India, is a multi-stakeholder global partnership of national governments, UN agencies and programmes, multilateral development banks and financing mechanisms, the private sector, and academic and knowledge institutions that aims to promote the resilience of new and existing infrastructure systems to climate and disaster risks in support of sustainable development. The vision, mission, goal, and objectives of CDRI are explicitly linked to the post-2015 development agendas. CDRI promotes its Disaster Resilient Infrastructure (DRI) mandate through knowledge exchange and bolstering technical capacities among member countries and partners through the following key Strategic Priorities:

- Advocacy and Partnerships
- Research, Knowledge Management, and Capacity Building
- Program Support and Technical Assistance

Strategic Work Plan 2023-2026

CDRI's Strategic Work Plan 2023-26 describes the broad contours of its priority actions and planned initiatives in the next four years. The Strategic Work Plan sets out a clear direction for the Coalition to pursue a transformational agenda for DRI in response to a changing risk landscape and evolving on-ground realities of its members. In the next four years, the Coalition will continue to leverage the expertise of its Member Countries and partners to develop context-specific, innovative solutions for resilient infrastructure towards the achievement of national priorities and global commitments of its members.

With the Strategic Work Plan for 2023 – 2026, CDRI has set out the following strategic outcomes.

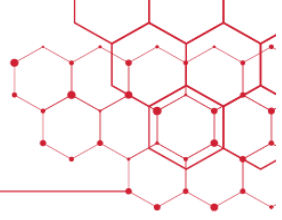
Strategic Outcome 1: A strong Coalition that has the membership, resources, and global leadership to drive global, national, regional, and local DRI action.

Strategic Outcome 2: Global DRI research, Coalition-led peer engagement, and CDRI-curated and generated knowledge promote risk-informed policy and practice.

Strategic Outcome 3: Enhanced capacities of government, private enterprises, and communities to implement post-disaster recovery and DRI action at scale.

CDRI Headquarters (Secretariat)

The CDRI Headquarters is established in New Delhi, India, to act as the Secretariat of the Coalition.



Purpose:

As part of CDRI's commitment to employee well-being and financial protection, we are seeking to engage a qualified insurance provider to offer the following:

- **Comprehensive Group Health Insurance Coverage, &**
- **Group Personal Accident Insurance Coverage**

The policy period shall commence from **15 September 2025 till 14 September 2026**. Vendors are required to submit separate quotations for Group Health Insurance (GMC) and Group Personal Accident (GPA) policies. CDRI reserves the right to evaluate and award the contracts for GMC and GPA independently.

IMPORTANT NOTE: The specific staff details, policy document, along with the claim MIS, will only be shared with the interested bidders upon request to the email ID: tender.projects@cdri.world

Scope of Services:

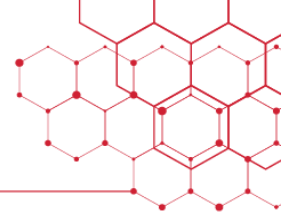
1. Corporate Group Health Insurance

The insurance provider should provide a Corporate Group Health Insurance coverage, including but not limited to the following scope (Offerors can also include additional benefits):

The estimated group size in the contract period is **~200** (Self, Spouse, and dependent children), including the new joiners.

The selected insurer will be required to:

1. Sum insured for all staff: **INR 10,00,000 (Family floater)**. The family consists of Self, Spouse, and dependent children.
2. OPD cover of **INR 50,000** per family per year: OPD covers include consultation, investigation, treatment, medicines, etc. Certified treatments other than Allopathy (like naturopathy, Ayurveda, homeopathy, Unani) and accident OPD, mental healthcare coverage (depression screening, family counselling, psychiatric evaluation, prescribed drugs, and diagnostic tests) to be included. OPD expenses should also cover glasses and frames, both for power glasses. It should also cover complete dental OPD coverage like extracting, RCT, scaling, cleaning, capping, etc.
3. **Maternity Benefits- INR 1,00,000 for Normal & INR 1,50,000 for C-Section:** waiver of the waiting period of nine months for all new entrants.
4. **Corporate Buffer** of three times of sum insured value, i.e., **INR 30 Lakhs**
5. **Room Rent:** No Capping on both normal and ICU hospitalization.
6. Health cover from day one of the policy to all the insured.
7. Coverage of pre-existing diseases from day one for all staff (existing members and new joiners).
8. No waiting period of 30 days should be applied for existing and new joiners.

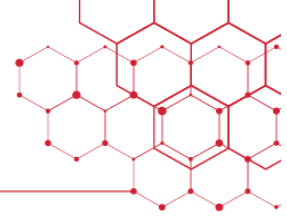


9. First, second, third, and fourth-year exclusion conditions for specific diseases should be waived.
10. Pre & and post-hospitalization should be covered for a minimum of 30 days and 60 days, respectively.
11. Flexibility to top up from the corporate buffer to the total sum insured in case of complete exhaustion during the contract period.
12. Cashless hospitalization throughout the country.
13. Terrorism risk coverage from inception day.
14. The cataract operation ceiling should not be limited.
15. COVID-19 Coverage.
16. Coverage of Ambulance charges.
17. All additions and deletions of members shall be done on a pro-rata basis unless otherwise agreed.
18. Coverage of Domiciliary Hospitalization.

2. Corporate Group Personal Accident Insurance

The insurance provider should provide a **Corporate Group Personal Accident Insurance** cover on the following scope, but not limited to:

1. Estimated Group Size: **Approx 90-100 Members (including the new joiners)**
2. Sum Insured- **INR 1,00,00,000/-** (INR One Crore Only) Per Employee
3. Death cover (100% of the sum insured in case of death)
4. Permanent total disability (PTD) -100% of the sum insured
5. Coverage of Permanent Partial Disability (PPD)
6. Temporary Total Disability (Weekly benefit)
7. Coverage of Medical Expenses
8. Coverage of Child Education Allowance in case of death of insured member.
9. Coverage of Ambulance charges on actual bills for local and outstation unlimited trips. This would also include the hiring of an ambulance service for transportation of the mortal remains.
10. House/Vehicle Modification allowance- In case of Permanent Total Disability reimbursement for modification of the house or vehicle of the insured member.
11. Coverage of Last Rites Expenses
12. Terrorism and suicide exclusion clause- waived for all.



Terms and Conditions of Proposal(s):

- Proposals must be valid through the effective date of the contract.
- Proposals must indicate any exceptions or deviations from the RFQ Terms of Reference (ToR).
- Any amendments to the terms of reference will be made in writing and agreed upon by both parties.
- The policy period will be from 15 September 2025 to 14 September 2026.
- CDRI is under no obligation to award this contract to the offeror offering the lowest rates. Contract awards will be based on price, service reputation, financial stability, and claim turnaround ratio vs the actual settlement. Only proposals that meet all technical and service requirements outlined in this RFQ will be considered for financial evaluation
- CDRI will follow the **Single-Stage: One-Envelope Bidding Procedure** to select the agency. The contract is awarded to the bidder whose bid has been determined to be the **lowest evaluated substantially responsive bid**.
- CDRI, at its own discretion, can reach out to shortlisted agencies for Best and Final Offer (BAFO).

Submission of Proposal:

Interested vendors are requested to submit their proposal in a **PASSWORD-PROTECTED PDF file** through email to **tender.projects@cdri.world by 23:59 hrs (IST) on 12 August 2025.**

The financial proposal must clearly separate pricing for Group Health Insurance (GMC) and Group Personal Accident Insurance (GPA)

Section A: Financial Proposal for Group Health Insurance (GMC)

- Vendors to quote premiums per family unit (floater)
- Include OPD riders and applicable GST clearly

Section B: Financial Proposal for Group Personal Accident (GPA)

- Vendors to quote a premium per employee
- Specify whether the sum insured is fixed (₹1 Cr)
- Include GST separately

Each section should specify the applicable premium structure, relevant taxes, and any add-on or optional coverage separately

Note: The PDF must be password-protected. Under no circumstances should the password be shared at the time of submission. It will be requested separately after the RFQ submission deadline has passed.

Please ensure that your proposal is sent ONLY to the ABOVE-MENTIONED email ID before the closing date & time. Proposals sent/copied to any other email ID (other than above) OR received after the bid closing date & time (mentioned above) will not be entertained.